

ABSTRACT OF THE DISCLOSURE

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Commercial lines insurance policies are rated, delivered and administered using a central processor including software having one software application program with control and processing programs accessed by computer terminals of user enabled and administrative interfaces. The one software application operates to form policy processing data bases and build a commercial lines insurance policy. The administrative interface is connected to a printer responsive to a command from any of the interfaces to issue commercial lines insurance policy and invoicing for the premium thereof. Additional software shares the policy processing data bases for processing insurance claims, providing administrative reports and cash entries.